



FIRST PERSON Small Steps Improve Lives

A small loan let Esther Moriba start selling smoked fish at the market

Esther Moriba's story is one of modest success, but in the post-war climate of Southern Sudan, even small steps can improve lives. "I used to sell vegetables in the market," she says. "I have eight people to feed in my household, and sometimes I

would have money for food, sometimes I wouldn't."

Then in early 2004, Esther became one of the first clients of the Sudan Microfinance Institution (SUMI), a USAID-sponsored organization that provides loans to small businesses. SUMI loans can range from \$100 to \$3,000. With her first loan of \$100, Esther went to Koboko, Uganda, to buy smoked fish and diversify her stall at the local market. Subsequent loans allowed her to buy a bicycle, and she was able to send someone to buy fish for her.

SUMI has been an integral part of USAID's effort to provide stability and foster economic recovery in Sudan as its people face the challenge of rebuilding their country after a 22-year civil war. SUMI now has four branch locations, and an overall repayment rate of over 95 percent — an extraordinary accomplishment given the challenging environment. "I still struggle," Esther says. "But now my children are able to eat three meals a day."



Photo: Chemomics/Laura Larriague

Esther Moriba selling fish at her stand in the local market

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Telling Our Story
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